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| --- | --- | --- | --- | --- |
| **Curriculum** | **PA Standards for Business Computer Information Technology** | **Objectives** | **Vocabulary** | **Assessments** |
| **Career Decisions*** Careers of the Future
* Major Occupational Groups
* Positive and Negative Features of Employment
* Coping with change
* Changing Career Opportunities
 |  5.2.12.B Analyze a specific occupation within a career cluster13.1.11.B Analyze career options based on personal interests, abilities, aptitudes, achievements and goals13.1.11.C Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.15.6.12.DDevelop criteria to evaluate employment options | **Students will:*** Explore potential careers that interest them at the online site: Occupational Outlook Handbook
* Complete an occupational project packet
* Discuss with classmates the positive and negative features of their chosen career
* Discuss job trends and employment opportunities in our local area
 | Job analysisEntrepreneurNetworksSalaryPromotionBenefitsUpgradingRetrainingAdvanced degree | Chapter Pre-testDiscussion:* Think-Pair-Share
* Peer Review

Review TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestCareer Portfolio |
|  **Planning Your Career*** Why People Work
* Factors Affecting Career Choices
* Career Planning
* Sources of Job Opportunity
* Job Search Techniques
 | 13.1.11.A Relate careers to individual interests, abilities, and aptitudes.13.1.11.D Evaluate school-based opportunities for career awareness and preparation13.3.11.F Evaluate strategies for career retention and advancement in response to the changing global workplace. | **Students will:*** Be able to explain why people work and the reasons why they should begin to prepare for their future career now
* Be able to explain the importance of maintaining lifelong contacts in order to get jobs and advance to better job opportunities
 | ValuesAptitudePersonalityContactWork historyIdentityLifestyleGoalExperienceInterests | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter Test |
| **Getting the Job*** Letter of Application
* Resume Writing
* Letters of Reference
* Job Interview
* Thank-You Letter
 | 15.2.12.HDemonstrate appropriate behavior for an interview. 13.3.11.A Evaluate personal attitudes and work habits that support career retention and advancement.  | **Students will:*** Accuracy create the following: Letter of application, resume, and thank-you letter.
* Participate in a mock job interview
 | InterestResumeReferencesLetter of ReferencesEmployment ApplicationJob interviewLetter of application | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestMock Job interviewDiscussion* Think-Pair-Share
* Peer Review
 |
| **Keeping Your Job*** Required Work Forms
* Employment Laws
* Responsibilities on the Job
 | 15.2.12.I Compare and contrast employment laws including, but not limited to, American with Disabilities Act (ADA), Child Labor Laws, Civil Rights Act of 1964, Consolidated Omnibus Reconciliation Act (COBRA), and Family Medical Leave Act (FMLA)15.2.12.L Analyze how personal qualities and behavior apply in the workplace15.3.12.N Demonstrate appropriate work ethic in the workplace, community, and classroom 15.8.12.N Analyze existing federal, state and local legislation (such as harassment, employee rights, privacy, discrimination, substance abuse) as related to recruitment, selection, retention of employees within a business or organization.15.2.12.L Analyze how personal qualities and behavior apply in the workplace. | **Students will:*** Accurately prepare several Form W-4’s
* Know who to contact if they do not receive a Form W-2
* Be able to discuss our national social insurance program
* Be able to discuss laws protecting workers from employment-related discrimination
* Be able to discuss responsibilities owed to an employer
* Be able to discuss responsibilities owed to other employees
 | AllowancesForm W-2Form W-4Social Security ActUnemployment insuranceExempt statusWorkers’ compensationFair Labor Standards ActMinimum wageFamily and Medical Leave ActEqual Pay ActCivil Rights ActEqual Pay ActAmericans with Disabilities ActAge Discrimination Act | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Pay, Benefits, and Working conditions*** Gross Pay, Deductions, and Net Pay
* Benefits and Incentives
* Flexible Work Arrangements
* Labor Unions
* Professional Organizations
 | 15.1.12.M Analyze and calculate gross pay and net pay, including regular and overtime wages, commission, and piece rate.15.4 Computer & Information Technology15.6 Finance | **Students will:*** Accurately calculate hourly wages, overtime wages, deductions, and net pay
* Discuss the importance of benefits and incentives as it relates to their job
* Discuss the importance of flexible work arrangements
* Understand how unions and professional organizations effect their members
 | Professional organizationLobbyingGross payNet payVestedLabor unionDeductionsCollective bargainingSeniorityIncentive payFlextimeJob rotation/sharingBenefitsOvertime Self-employment tax | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Federal Income Tax*** Our Tax System
* Filing Tax Returns
 | 15.6.12.E Assess the purpose, source, and impact of various taxes.Communication 15.3Computer & Information Technology 15.4Finance 15.6Math 2.2 Algebraic ConceptsAccounting 15.1.12.M & 15.1.12.P | **Students will:*** Discuss the need for government to tax individuals
* Accurately fill out several 1040EZ and 1040A tax forms
 | RevenueProgressive taxProportional taxRegressive taxStandard deductionTax bracketsTax evasionItemizeExemptionGross incomeAdjusted gross incomeChild supportAlimonyDeductionTaxable incomeAuditTax credit | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Budgets and Financial Records*** Importance of Financial Planning
* Preparing a Budget
* Personal Records
* Contracts and Agreements
* Negotiable Instruments
* Warranties
 | 15.6.12.GIdentify strategies for personal financial management.15.6.12.FEvaluate criteria for personal spending in relation to the economic climate. | **Students will:*** Prepare a budget and calculate total expenses; calculate average monthly expenses; calculate the percent of income spent on expenses; prepare a monthly budget
* Understand the difference between an express and an implied contract
* Be able to discuss the four elements which make a contract legally enforceable
 | Fixed expensesVariable expensesContractConsideration AssetsCo-signerWarrantyFinancial planBudgetLiabilitiesNegotiable instrumentSpreadsheetDatabaseDisposable incomeNet worth | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Banking Services*** Purpose of a Checking Account
* Opening a Checking Account
* Parts of a check
* Using Your Checking Account
* Endorsing checks
* Other Banking Services
 | 15.6.12.IAnalyze the functions of the Federal Reserve and other financial institutions**.**Communication 15.3Computer & Information Technology 15.4Finance 15.6Math 2.2 Algebraic ConceptsAccounting 15.1.12.M & 15.1.12.P | **Students will:*** Prepare a deposit slip; record entries in a checking register
* Record electronic banking transactions; Calculate account balance needed to make online payments
* Reconcile a bank statement; Reconcile and correct a check register; Reconcile a checking account with outstanding transactions and other errors
 | OverdraftStop-payment orderReconciliationCanceled checkBlank endorsementCheckbook registerSpecial endorsementCertified CheckDemand depositCheckCashier’s check | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project: checkbook simulation  |
| **Saving for the Future*** Why Should You Save
* How Your Money Grows
* Where Can You Save
* Savings Options
* Selecting a Savings Plan
* Saving Regularly
 | 15.6.12.JAnalyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over timeCommunication 15.3Computer & Information Technology 15.4Finance 15.6Math 2.2 Algebraic ConceptsAccounting 15.1.12.M & 15.1.12.P | **Students will:*** Identify short, intermediate, and long range goals
* Understand how compound interest benefits their accounts
* Research current Annual Percentage Yield (APY) rates at various banks, credit unions, and finance companies
 | LiquidityMaturity dateInterestShare accountPrincipalCompound interestDiscretionary incomeStockbrokerMoney Market AccountCertificate of Deposit (CD)Securities Annual Percentage Yield (APY) | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Investing for Your Future*** Stages of Investing
* Reasons for Investing
* Risk and Return
* Investment Strategies
* Sources of Financial Information
* Investment Options
 | 15.6.12.RCompare and contrast various investment plans to achieve goals of liquidity, income, and growth.15.6.12.FEvaluate criteria for personal spending in relation to the economic climate.15.6.12.GIdentify strategies for personal financial management.15.6.12.QApply the “Rule of 72” to estimate the number of periods required to double an investment. | **Students will:*** Be able to distinguish between temporary and permanent investments
* Calculate investment problems to show how the impact of inflation lowers an investment’s rate of return
* Research main sources of financial information: newspapers, online financial magazines, annual reports
 | Discount bondAnnuityDiversificationInvestingInflationRiskAnnual reportStockFinancial advisersBondsMutual fundFuturesOptionPenny stocks | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Investing in Stocks*** Characteristics of Stock
* Classifying Stock Investments
* Determining a Stock’s Worth
* The Securities Market
* Investing Strategies
* Reading the Stock Listings
 | 15.6.12.P Develop financial investment plans to accommodate various economic and personal scenarios.Communication 15.3Computer & Information Technology 15.4Finance 15.6Math 2.2 Algebraic ConceptsAccounting 15.1.12.M & 15.1.12.P | **Students will:*** Be able to identify the differences between common and preferred stock; income versus growth stock; less-established versus blue-chip stock; par value versus market value; bull market versus bear market; short selling versus buying on margin
 | Common stockPreferred stockProxyIncome stocksStock splitMarket valueLeverageBull marketBear marketDividendsGrowth stocksBlue-chip stockPar valueEarnings per shareShort sellingStockholders Capital gain | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasDiscussion* Think-Pair-Share
* Peer Review

Chapter TestTeacher-designed project: Stock Market Challenge Game |
| **Retirement and Estate Planning*** Defining Your Retirement Needs
* Estate Planning Tools
* Taxation of Estates
* Personal Retirement Accounts
* Employer-Sponsored Retirement Plans
* Government-Sponsored Plans
 | 15.6.12.SAnalyze the role of government in investment planning and retirement planning. | **Students will:*** Prepare a simple will, and, while signing it, 2 classmates will serve as witnesses
* Prepare a codicil, and, while signing it, 2 classmates will serve as witnesses
* Complete internet research to find yearly maximum contributions for an IRA, Roth IRA, Keough, 401(K), and 403 (B) plans
* Show understanding of the differences between *inter vivos* and *testamentary* trusts
 | EstateDefined-benefit planReverse mortgageIndividual Retirement Account (IRA)WillHeirsTrustEstate TaxInheritance taxKeogh PlanEstate planningCodicil Power of attorneyGift tax | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Credit in America*** Development of Credit
* Advantages and Disadvantages of Using Credit
* Kinds of Credit
* Sources of Credit
 | 15.6.12.K Analyze the impact of a positive or negative credit history. | **Students will:*** Discuss the impact credit has made on the American economy, the advantages and disadvantages of using credit, the importance of maintaining good credit history
* Complete internet research to find the APR of major revolving credit card companies
* Complete internet research to find the interest charged by major finance companies
 | CreditService creditUsury lawsPawnbrokerLine of creditDeferred billingLoan sharkOpen-ended creditClosed-end creditCapitalCollateralFinance chargeAnnual Percentage Rate (APR) | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Credit Records and Laws*** Your credit file
* Creditworthiness
* Getting Started with Credit
* Credit Ratings and Reports
* Credit Laws
 | 15.6.12.L Research major consumer credit laws and their impact on individuals in debt.15.6.12.M Assess the impact of identity theft; develop a plan for correcting a negative credit report. | **Students will:*** Recite the 5 “C’s” of credit in fifteen seconds or less
* Discuss what can lead to a bad credit rating
* Accurately complete a worksheet discussing the following laws: Consumer Credit Protection Act, Fair Credit Reporting Act, Fair Credit Billing Act, Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act
 | Debt collectorCredit bureauCharacterCredit reportCapacityCredit historyDiscriminationCredit rating | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Owning a Home and a Car*** Borrowing to Buy a Home
* Renting or Owning a Home
* Property Taxes
* Property Insurance
* Buying a Car
* Car Purchases and Leases
* Depreciating a Car
* Cost of Owning a Car
 | Communication 15.3Computer & Information Technology 15.4Finance 15.6Math 2.2 Algebraic ConceptsAccounting 15.1.12.M & 15.1.12.P | **S**t**udents will:*** Calculate the down payment, closing costs, and mortgage loan amount; Calculate the total interest cost of a mortgage loan; Calculate the savings from refinancing mortgages
* Calculate the costs of home ownership; renting a home or apartment; and the cost of renting vs. owning
* Calculate the decimal tax rate; property taxes for tax rates per $100 or $1,000; and property taxes for tax rates in mills or cents per $1
* Calculate property insurance premiums for homeowners and renters; Calculate how much can be collected on insurance claims
* Calculate the MSRP for a new car, including optional equipment; Calculate the delivered price and the balance due for a new/used car
* Calculate the total amount paid and the finance charge for installment loan car purchases; Calculate the cost of leasing cars/ leasing and buying cars
* Calculate average annual depreciation on a car; Calculate the rate or depreciation
* Calculate car insurance premiums; Find the cost of operating cars
 | EvictionFeeSecurity depositTenantDormitoryLandlordLeaseEfficiency apartmentTitleClosing costsMarket valueFixed-rate mortgageAcceptanceDeed OfferEquityCounterofferEarnest moneyLienAdjustable-Rate-Mortgage (ARM)Points LemonPre-approvalVehicle identification number (VIN)Dealer add-onsVehicle emission testPolishing compoundAbrasiveUpholsterySticker priceOxidize | Chapter Pre-testReview TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestTeacher-designed project – TBD by the teacher |
| **Marketing*** Why Study Marketing?
* What is Marketing?
* The Need for Marketing
* Functions of a Business
* Marketing Concept
* Changing Role of Marketing
 | 15.8.12.BAnalyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation. 15.8.12.DAnalyze the effectiveness of a business plan for setting and achieving objectives. 15.8.12.G Analyze leadership skills necessary for leading at various management levels.15.8.12.L Explain the purpose and activities of a human resource department in a business or organization.15.9.12.B Analyze how marketing influences today’s households, businesses, and society; including but not limited to business-to-consumer, business-to-business, and consumer-to-consumer.15.9.12.I Design a promotion plan for a product or service.5.9.12.L Analyze the costs and benefits of using technology in marketing to gain a competitive advantage. | **S**t**udents will:*** Be able to describe the nature of economics and economic activities
* Explain the concept of productivity
* Analyze the impact of specialization of labor
* Determine the impact of business cycles on business activities
* Explain the roll of business in society
* Describe different types of business activities
* Describe marketing functions
* Explain the concept of marketing mix
* Determine forms of economic utility created by marketing activities
 | Self-sufficientBarteringSpecialization of laborCentral marketsProductionMerchandisingOperationsMarketing ConceptMarketing mixProduct, Place, Price, and Promotion | Chapter Pre-testDiscussion* Think-Pair-Share
* Peer Review

Review TermsReview Facts and IdeasApply your KnowledgeSolve Problems and Explore IdeasChapter TestInternet/teacher designed project: PIZZA, Inc.--- |